

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: **Torres**

Serial No.: **10/645,179**

Filed: **August 21, 2003**

For: **Method, System, and Product for  
Providing a Graphical and Interactive  
Financial Planning Tool**

§ Confirmation No.: **7314**

§

§ Group Art Unit: **3693**

§

§ Examiner: **Borlinghaus, Jason M.**

§

§ Attorney Docket No.: **AUS920030293US1**

Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

**35525**  
PATENT TRADEMARK OFFICE  
CUSTOMER NUMBER

**RESPONSE TO OFFICE ACTION**

Sir:

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees, which may be required to IBM Corporation Deposit Account No. 09-0447. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0447.

In response to the Office Action of May 1, 2008, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 13 of this paper.